

Step Forward Michigan

With the number of SFM applications on the rise since the Loan Rescue Program was updated to include assistance for delinquent taxes in mid-January, we wanted to provide a reminder on how agency staff can best assist their SFM clients:

- The counselor's role is to work with SFM clients to determine if a FAIL application can be changed to a PASS application **OR** to provide assistance in entering an application for clients who may not have access to a computer.
- Agency staff should not try to determine which product the client qualifies for. SFM staff reviews applicants for all programs.
- Keep a copy of the FAQ from the SFM website on hand so that information about the program can be shared with clients **OR** refer clients to that document on the SFM website.
- All homeowners seeking tax relief assistance must review the information found at the Property Tax Assistance link on the portal's homepage.
- To ensure timely reviews, assist clients in submitting **complete packages**. Incomplete packages will result in longer processing times.
- Once a **complete application** is submitted to SFM, there are three stages it will proceed through. Those stages, along with the expected timeline for each are:
 - **Stage 1 – Standard Time is 0 to 60 days**
 - Homeowner prints and submits complete application
 - SFM completes Intake and Processing
 - **Stage 2 – Standard Time is 0 to 5 days once the application is deemed complete**
 - Servicer is contacted electronically by SFM to validate acceptance and to provide current loan data.
 - **Stage 3 – Standard Time is 0 to 45 days, once Stage 2 has been completed**
 - SFM Underwriting
 - Final Documents
 - Funding/Reporting
- Once an application has been submitted to SFM, the counselor's role is complete. Please share the following information with homeowners:
 - SFM staff will begin working with the client once application is submitted.
 - Expected timelines as outlined above – it is important that your client understand the time involved in the process.
 - Homeowner can contact SFM directly at 866-946-7432 for updates on their application.
 - Ask the homeowner to share their outcome with you.

Please contact your HCS with any questions you might have about the SFM process.